

TERMINATION OF EMPLOYMENT AND YOUR NCFLEX BENEFITS

If your employment with the State of North Carolina (including State agencies, universities and select community colleges) terminates either voluntarily or involuntarily and you were a participant in the NCFlex Program on the date of termination, you will have the following continuation options:

NCFlex Benefit	Continuation Option	Instructions
Health Care Flexible Spending Account	COBRA	After receiving the termination notice through BEACON or Hewitt, Aon will send COBRA enrollment materials to the participant's last known address. Cost is 102% of the participant's monthly premium. Payments are made by sending after-tax check to Aon Consulting. Checks should be made payable to Aon Consulting and are due by the first day of each month.
Dependent Day Care Flexible Spending Account	None	You cannot continue this benefit.
Dental	COBRA	After receiving the termination notice through BEACON or Hewitt, the COBRA administrator for the Dental coverage will send COBRA enrollment materials to the participant's last known address. Cost is 102% of the participant's monthly premium. Instructions on where and when to send the premiums will be included in the COBRA materials.
Vision	COBRA	After receiving the termination notice through BEACON or Hewitt, the Vision Care vendor will send COBRA enrollment materials to the participant's last known address. Cost is 102% of the participant's monthly premium. Instructions on where and when to send the premiums will be included in the COBRA materials. For questions, please contact Virginia Mullen with Superior Vision Services at 800.923.6766, ext.2232.
Critical Illness		The participant can contact MetLife at 800.438.6388 for a continuation of coverage form or print a continuation of coverage form from the NCFlex website at www.NCFlex.org (click Resources, Forms). The participant must submit the form to MetLife within 30 days from their termination date.

NCFlex Benefit	Continuation Option	Instructions
Cancer	COBRA/Conversion	<p>After receiving the request to terminate a participant through BEACON or Hewitt, the COBRA administrator for the cancer will send COBRA enrollment materials to the participant's last known address. Cost is 100% of the participant's monthly premium. The participant will have the option to convert the benefit to an individual policy provided application and premium is received within 31 days of the termination date. Instructions on where and when to send the premiums will be included in the COBRA materials. For COBRA questions, please contact Lesa Bascue with CobraGuard at 866.442.6272 ext 3551. Fax number is 913.438.8385. Email: Lesa.Bascue@cobraguard.net</p>
Core AD&D		You cannot continue this benefit.
Voluntary AD&D	Portability/Conversion	<p>After the insurance vendor receives a termination notice from your Benefits Representative or Benefits Department, the vendor will send application materials to your last known address. Please carefully follow the instructions in the package concerning the application process, deadlines, mailing address, and payment of premiums. For questions or to request application materials, call 1-800-257-0930.</p>
Group Term Life		<p>The participant can contact the Group Term Life vendor for an application (and with any questions) or print the Continuation Form from the NCFlex web site at www.NCFlex.org (click Resources, Forms). If the participant is under age 70, the participant may elect to continue any or all of his/her Group Term Life benefit. If the participant is age 70 or above, the participant can only convert the benefit to an individual policy. The participant must submit an application and pay the premium within 31 days after the insurance terminates.</p>

Important Note: Whether you decide to continue or not to continue your NCFlex benefits, you still have the right to submit claims which were incurred (date of service) prior to your termination date.